AMENDMENT NO		Calendar	r No	
Pu	urpose: In the nature of a substit	cute.		
IN	THE SENATE OF THE UNITED S	TATES—117th Co	ong., 2d Sess.	
S. 1617				
То	modify the requirements for Small Business Administration disaster in a rural area, and f	on relating to	declaring a	
R	Referred to the Committee on ordered to be]	printed	and	
	Ordered to lie on the table	e and to be prin	nted	
A	Amendment In the Nature of to be proposed by		E intended	
Viz	Z:			
1	Strike all after the enacting	ng clause and in	nsert the fol-	
2	lowing:			
3	SECTION 1. SHORT TITLE.			
4	This Act may be cited a	s the "Disaster	r Assistance	
5	for Rural Communities Act".			
6	SEC. 2. DISASTER DECLARATION	N IN RURAL ARE	EAS.	
7	(a) In General.—Section	on 7(b) of the	Small Busi-	
8	ness Act (15 U.S.C. 636(b)) is	amended by in	serting after	
9	paragraph (15) the following:			
10	"(16) DISASTER I	DECLARATION	IN RURAL	
11	AREAS.—			

1	"(A) Definitions.—In this paragraph—
2	"(i) the term 'rural area' means any
3	county or other political subdivision of a
4	State, the District of Columbia, or a terri
5	tory or possession of the United States
6	that is designated as a rural area by the
7	Bureau of the Census; and
8	"(ii) the term 'significant damage
9	means, with respect to property, uninsured
10	losses of not less than 40 percent of the es
l 1	timated fair replacement value or pre-dis
12	aster fair market value of the damaged
13	property, whichever is lower.
14	"(B) DISASTER DECLARATION.—For the
15	purpose of making loans under paragraph (1
16	or (2), the Administrator may declare a disaster
17	in a rural area for which a major disaster was
18	declared by the President under section 401 o
19	the Robert T. Stafford Disaster Relief and
20	Emergency Assistance Act (42 U.S.C. 5170
21	and for which individual assistance was not au
22	thorized under section 408 of such Act (42
23	U.S.C. 5174) if—
24	"(i) the Governor of the State or the
25	Chief Executive of the Indian tribal gov

1	ernment in which the rural area is located
2	requests such a declaration; and
3	"(ii) any home, small business con-
4	cern, private nonprofit organization, or
5	small agricultural cooperative has incurred
6	significant damage in the rural area.
7	"(C) SBA REPORT.—Not later than 120
8	days after the date of enactment of this para-
9	graph, and every year thereafter, the Adminis-
10	trator shall submit to the Committee on Small
11	Business and Entrepreneurship of the Senate
12	and the Committee on Small Business of the
13	House of Representatives a report on, with re-
14	spect to the 1-year period preceding submission
15	of the report—
16	"(i) any economic injury that resulted
17	from a major disaster declared by the
18	President under section 401 of the Robert
19	T. Stafford Disaster Relief and Emergency
20	Assistance Act (42 U.S.C. 5170) in a rural
21	area;
22	"(ii) each request for assistance made
23	by the Governor of a State or the Chief
24	Executive of an Indian tribal government
25	under subparagraph (B)(i) and the re-

1	sponse of the Administrator, including the
2	timeline for each response; and
3	"(iii) any regulatory changes that will
4	impact the ability of communities in rural
5	areas to obtain disaster assistance under
6	this subsection.".
7	(b) REGULATIONS.—Not later than 120 days after
8	the date of enactment of this Act, the Administrator of
9	the Small Business Administration shall issue regulations
10	to carry out the amendment made by subsection (a).
11	(c) GAO REPORT.—
12	(1) Definition of Rural Area.—In this sub-
13	section, the term "rural area" means any county or
14	other political subdivision of a State, the District of
15	Columbia, or a territory or possession of the United
16	States that is designated as a rural area by the Bu-
17	reau of the Census.
18	(2) Report.—Not later than 1 year after the
19	date of enactment of this Act, the Comptroller Gen-
20	eral of the United States shall submit to the Com-
21	mittee on Small Business and Entrepreneurship of
22	the Senate and the Committee on Small Business of
23	the House of Representatives a report on—
24	(A) any unique challenges that commu-
25	nities in rural areas face compared to commu-

5

1	nities in urbanized areas when seeking to obtain
2	disaster assistance under section 7(b) of the
3	Small Business Act (15 U.S.C. 636(b)); and
4	(B) legislative recommendations for im-
5	proving access to disaster assistance for com-
6	munities in rural areas.